



OFFICE OF
INSURANCE COMMISSIONER

DECLARATION OF MAILING

I, Carol Sorenson, under penalty of perjury
under the laws of the State of
Washington that on the date listed
below, I mailed or caused delivery
of a true copy of this document to

DATED this 13 day of May 2005
at Tumwater, Washington.

Signed: Wendy Galloway

HEARINGS UNIT
Fax: (360) 664-2782

Patricia D. Petersen
Chief Hearing Officer
(360) 725-7105

Wendy Galloway
Administrative Assistant
WendyG@OIC.wa.gov.
(360) 725-7002

May 13, 2005

Mr. Joseph Michael Gardinier
dba: Global Healings Society
15407 264th Street East
Graham, Washington 98338

Re: In the Matter of Global Healings Society, aka: The Auto Bond; The Community Financial Bond, et. al., an Unauthorized Entity, and Joseph Michael Gardinier; Shanae Gardinier; Jimmie Lee Buchanan; Frederick Earl Lawlis; Sheila Fern Dufek; John Winfred Dufek; Shon E. Bivins; Angelee Cheryl Bivins and Jonathan Allen Little, As Individual Respondents – Order to Cease & Desist - D05-11

Dear Mr. Gardinier:

On April 26, 2005, the Office of the Insurance Commissioner received a faxed letter from you dated April 22, 2005, which was addressed to Insurance Commissioner Mike Kreidler. It was then forwarded to the Hearings Unit and was received as a demand for hearing. In your letter you wrote, "I demand that you dismiss and discharge this offer for failure to state a claim upon which relief can be granted." By mailing your April 22, 2005 letter, which was considered a demand for hearing, your right to a hearing was reserved. According to RCW 48.04.010(3):

Unless a person aggrieved by a written order of the commissioner demands a hearing thereon within ninety days after receiving notice of such order, or in the case of a licensee under Title 48 RCW within ninety days after the commissioner has mailed the order to the licensee at the most recent address shown in the commissioner's licensing records for the licensee, the right to such hearing shall conclusively be deemed to have been waived.

OFFICE OF INSURANCE COMMISSIONER

Mr. Joseph Michael Gardinier

May 13, 2005

Page 2

The Hearings Unit then proceeded to contact you in order to schedule a prehearing conference, which is customary in every case.

On May 11, 2005, the Hearings Unit received your letter dated May 5, 2005 in which you clearly stated that you do not demand any hearing and asked that our records show that you did not request a hearing. Per your request and clarification, we are not considering your April 22, 2005 letter to be a demand for hearing, and the record will show that you never submitted a demand for hearing to this office.

Please note, however, that because you have clarified to the Hearings Unit that your April 22, 2005 letter was not a demand for hearing, you have chosen to waive your right to a hearing in the above-referenced matter. You, and the named parties, have been legally obligated to comply in every respect with the Order to Cease and Desist, No. D05-11, which was entered against you and the other named parties on February 1, 2005. Specifically, under the terms of the Order, by March 2, 2005 you should have furnished the Office of the Insurance Commissioner with a complete listing, including names, addresses, telephone numbers, e-mail addresses and all other contact information of all Washington residents who have purchased any insurance or insurance-related product from the named parties within the twenty-four (24) months preceding [February 1, 2005]. Additionally, beginning February 1, 2005, you must have complied with all other terms of the Order. Finally, Order to Cease and Desist, No. D05-11 remains in full force and effect forever unless the Insurance Commissioner chooses to change the Order at some point in the future. Thus, as noted in the Order, Any violation of the terms of this Order by [any party named in the Order], their officers, directors, agents, or affiliates, will render the violator(s) subject to the full penalties authorized by RCW 48.02.080, 48.17.530, 48.15.023 and other applicable Code sections.

Should you have any questions or concerns about this information, please contact Carol Sureau, Deputy Commissioner of Legal Affairs for the Office of the Insurance Commissioner, at (360) 725-7050.

Sincerely,

Wendy Galloway

WENDY GALLOWAY
Administrative Assistant

Cc: Carol Sureau, Deputy Commissioner of Legal Affairs